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January 2, 2007

Number of Pages (including this cover sheet): **13**

PATENT APP #: 10/035,890

Dear Examiner Havan,

Attached is our respose to the official action dated 11/03/06. I would appreciate the opportunity to discuss to make sure it is clear and presented in the right format. To that end I will call you later today to establish a convenient day and time.

I am also mailing a copy of this to PO Box 1450.

Thank you for your attention to this matter.

A handwritten signature in black ink, appearing to read "E. M. Dunham, Jr.", is written over a series of horizontal lines.

Cc: E. M. Dunham, Jr.

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JAN 02 2007

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: Application of: NAGAN, D and DUNHAM, E. JR.

Serial No. 10/035,890

Examiner: HAVAN, THU THAO

Filing date: December 31, 2001 Group Art Unit: 3624

For: PROGRAMMED ASSESSMENT OF TECHNOLOGICAL
LEGAL AND MANAGEMENT RISKS

Response to Official Action Mailed 11/03/06

Commissioner of Patents
P.O.Box 1450
Alexandria, VA 22313-1450

Sir,

Introductory Statement

Applicant submits this in response to the official action mailed November 3, 2006. This response contains:

Arguments pointing out specific distinctions believed to address the basis for the rejection of our claims. We annotated the official document, in **blue bold**, with our responses in the interests of clarity.

Reconsideration and allowance are requested

Douglas A. Nagan
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Application/Control Number: 10/035,890

Art Unit: 3691

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